

CLAIMS

What is claimed is:

1. A system for providing access to detailed payment experience, comprising:
at least one processor for capturing detailed trade data from a plurality of sources, calculating a plurality of summarized variables and a manner of payment and a high credit amount based on said detailed trade data, calculating a plurality of scores using said summarized variables, and providing a report using said detailed trade data, said plurality of summarized variables, and said plurality of scores; and
at least one storage device for storing and providing access to said detailed trade data, said plurality of summarized variables, and said plurality of scores.
2. The system according to claim 1, wherein said plurality of summarized variables is computed for a time period selected from the group consisting of: 3-months, 6-months, and 9-months.
3. The system according to claim 1, wherein said manner of payment and said high credit amount are calculated for a 24-month period.
4. The system according to claim 1, wherein said plurality of scores is calculated for a time period selected from the group consisting of: over a 3-months, 6-months, 9-months, 12-months, and 16-months.
5. A system for providing access to detailed payment experience, comprising:
a data acquisition component for capturing detailed trade data from a plurality of sources;

a data calculator for calculating a plurality summarized variables and a manner of payment and a high credit amount based on said detailed trade data;

a data synthesizer for calculating a plurality of scores using said summarized variables;

at least one storage device for storing and providing access to said detailed trade data, said plurality of summarized variables, and said plurality of scores; and

a reporter for providing a report using said detailed trade data, said plurality of summarized variables, and said plurality of scores.

6. The system according to claim 5, wherein said plurality of summarized variables is computed for a time period selected from the group consisting of: 3-months, 6-months, and 9-months.

7. The system according to claim 5, wherein said manner of payment and said high credit amount are calculated for a 24-month period.

8. The system according to claim 5, wherein said plurality of scores is calculated for a time period selected from the group consisting of: over a 3-months, 6-months, 9-months, 12-months, and 16-months.

9. The system according to claim 5, further comprising:

a data quality component for modifying data in said plurality of storage devices based on quality criteria.

10. The system according to claim 5, wherein said plurality of scores comprises an industry-specific score and a credit-range-specific score.

11. The system according to claim 5, wherein said storage device is at least one selected from the group consisting of: a detailed trade data warehouse, a product trade data mart; and an analytical trade data mart.

12. The system according to claim 5, wherein said report comprises data selected from the group consisting of: a summary, a dollar-weighted indicator of payment performance, a trend analysis, payment experiences and any combination thereof.

13. A method for providing access to detailed payment experience, comprising:
capturing detailed trade data from a plurality of sources;
calculating a plurality of summarized variables and a manner of payment and a high credit amount based on said detailed trade data;
calculating a plurality of scores using said summarized variables;
storing and providing access to said detailed trade data, said plurality of summarized variables, and said plurality of scores; and
providing a report using said detailed trade data, said plurality of summarized variables, and said plurality of scores.

14. The method according to claim 13, wherein said plurality of summarized variables is computed for a time period selected from the group consisting of: 3-months, 6-months, and 9-months.

15. The method according to claim 13, wherein said manner of payment and said high credit amount are calculated for a 24-month period.

16. The method according to claim 13, wherein said plurality of scores is calculated for a time period selected from the group consisting of: over a 3-months, 6-months, 9-months, 12-months, and 16-months.

17. The method according to claim 13, further comprising:
modifying data in said plurality of storage devices based on quality criteria.
18. The method according to claim 13, wherein said plurality of scores
comprises an industry-specific score and a credit-range-specific score.
19. The method according to claim 13, wherein said storage device is at least
one selected from the group consisting of: a detailed trade data warehouse, a
product trade data mart; and an analytical trade data mart.
20. The method according to claim 13, wherein said report comprises data
selected from the group consisting of: a summary, a dollar-weighted indicator of
payment performance, a trend analysis, payment experiences, and any
combination thereof.
21. A computer-readable medium having executable instructions stored thereon
to perform a method for providing access to detailed payment experience, said
method comprising:
capturing detailed trade data from a plurality of sources;
calculating a plurality of summarized variables and a manner of payment
and a high credit amount based on said detailed trade data;
calculating a plurality of scores using said summarized variables;
storing and providing access to said detailed trade data, said plurality of
summarized variables, and said plurality of scores; and
providing a report using said detailed trade data, said plurality of
summarized variables, and said plurality of scores.

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22. The method according to claim 21, wherein said plurality of summarized variables is computed for a time period selected from the group consisting of: 3-months, 6-months, and 9-months.

23. The method according to claim 21, wherein said manner of payment and said high credit amount are calculated for a 24-month period.

24. The method according to claim 21, wherein said plurality of scores is calculated for a time period selected from the group consisting of: over a 3-months, 6-months, 9-months, 12-months, and 16-months.